Indicator 2: Promptness of First Indemnity Payments - 3rd Quarter 2003

Large Insurers (400 Claims or more per year)

		<u>First</u>	<u>Late</u>	percent	<u>YTD</u>	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	<u>payments</u>	payments		<u>percent</u>	percent
SI	CITY OF MILWAUKEE	228	0	100.0%	99.8%	99.2%
SI	GENERAL MOTORS CORPORATION	18	0	100.0%	92.9%	81.4%
10677	CINCINNATI INSURANCE CO THE	89	7	92.1%	90.2%	85.2%
21458	EMPLOYERS INSURANCE OF WAUSA	302	30	90.1%	89.4%	84.8%
SI	DEPT OF ADMINISTRATION	118	12	89.8%	90.7%	86.9%
15350	WEST BEND MUTUAL INS CO	469	53	88.7%	87.5%	88.7%
24988	SENTRY INSURANCE A MUTUAL CO	409	54	86.8%	86.0%	84.2%
14184	ACUITY INSURANCE CO	271	36	86.7%	85.0%	87.5%
24449	REGENT INSURANCE CO	202	27	86.6%	83.3%	84.3%
26069	WAUSAU BUSINESS INS CO	95	13	86.3%	91.2%	84.7%
18910	AMERICAN PROTECTION INS CO	28	4	85.7%	80.5%	78.4%
26042	WAUSAU UNDERWRITERS INS CO	89	13	85.4%	88.5%	86.4%
22748	PACIFIC EMPLOYERS INS CO	40	6	85.0%	84.4%	74.6%
23035	LIBERTY MUTUAL FIRE INS CO	232	35	84.9%	84.7%	79.5%
25674	TRAVELERS INDEMNITY CO OF IL	166	26	84.3%	87.2%	83.0%
40827	COMBINED SPECIALTY INSURANCE C	112	18	83.9%	85.8%	80.7%
35386	FIDELITY & GUARANTY INS CO	72	12	83.3%	80.2%	74.4%
23817	ILLINOIS NATIONAL INS CO	69	12	82.6%	84.7%	77.8%
15261	SOCIETY INSURANCE A MUTUAL CO	339	63	81.4%	79.0%	79.2%
21407	EMCASCO INSURANCE CO	91	18	80.2%	85.6%	84.9%
24872	CONNECTICUT INDEMNITY CO THE	10	2	80.0%	89.2%	75.9%
24147	OLD REPUBLIC INS CO	82	18	78.0%	76.5%	73.7%
29157	UNITED WISCONSIN	134	30	77.6%	80.4%	80.7%
16535	ZURICH AMERICAN INSURANCE COM	322	73	77.3%	79.1%	78.3%
20494	TRANSPORTATION INSURANCE CO	137	34	75.2%	78.1%	78.1%
19445	NATIONAL UNION FIRE INS CO OF P	56	14	75.0%	75.8%	71.9%
23043	LIBERTY MUTUAL INS CO	148	38	74.3%	75.7%	75.5%
15091	RURAL MUTUAL INS CO	86	25	70.9%	79.9%	84.6%
22977	LUMBERMENS MUTUAL CAS CO	24	7	70.8%	77.1%	79.6%
30562	AMERICAN MANUFACTURERS MUT	9	3	66.7%	67.7%	74.6%
	Totals for Group:	4,447	683	84.6%	84.7%	82.8%

Indicator 2: Promptness of First Indemnity Payments - 3rd Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

		<u>First</u>	Late	percent	YTD	<u>3_yr_</u>
<u>NAIC</u>	INSURER_NAME	<u>payments</u>	payments	prompt	percent	percent
SI	CITY OF MADISON	38	0	100.0%	100.0%	100.0%
SI	MILWAUKEE BOARD OF SCHOOL DI	66	1	98.5%	99.5%	98.7%
24830	CITIES & VILLAGES MUTUAL INS CO	13	0	100.0%	98.4%	96.4%
SI	COUNTY OF MILWAUKEE	60	3	95.0%	96.9%	98.2%
SI	BRIGGS & STRATTON CORP	4	0	100.0%	96.8%	97.2%
SI	BRUNSWICK CORPORATION	18	1	94.4%	96.4%	88.3%
22659	INDIANA INSURANCE CO	7	0	100.0%	96.2%	85.8%
SI	COOPER POWER SYSTEMS INC	2	0	100.0%	94.7%	93.3%
SI	STORA ENSO NORTH AMERICA COR	14	2	85.7%	94.5%	95.0%
SI	SCHNEIDER NATIONAL CARRIERS I	24	2	91.7%	94.0%	93.7%
31895	AMERICAN INTERSTATE INS CO	18	3	83.3%	92.9%	80.2%
19259	SELECTIVE INS CO OF SOUTH CAROL	18	2	88.9%	92.9%	83.2%
13935	FEDERATED MUTUAL INS CO	44	8	81.8%	92.4%	92.1%
SI	KOHLER CORPORATION	14	0	100.0%	90.5%	79.9%
24589	AMERICAN & FOREIGN INS CO	47	4	91.5%	89.7%	91.1%
24791	ST PAUL MERCURY INS CO	17	2	88.2%	88.9%	88.7%
13986	FRANKENMUTH MUTUAL INS CO	70	6	91.4%	88.4%	80.8%
25402	AMCOMP ASSURANCE CORP	54	3	94.4%	87.8%	79.1%
24767	ST PAUL FIRE & MARINE INS CO	63	10	84.1%	86.9%	83.1%
26980	ROYAL INSURANCE CO OF AMERICA	9	3	66.7%	86.8%	78.8%
19682	HARTFORD FIRE INSURANCE CO	22	4	81.8%	86.7%	81.8%
42480	VENTURE INS CO	22	4	81.8%	86.7%	83.9%
25879	FIDELITY & GUARANTY INS UNDERWR	1	0	100.0%	86.5%	69.0%
14303	INTEGRITY MUTUAL INS CO	65	7	89.2%	86.4%	81.1%
13021	UNITED FIRE & CASUALTY CO	15	4	73.3%	86.4%	75.8%
29459	TWIN CITY FIRE INS CO	58	10	82.8%	85.8%	81.3%
19895	ATLANTIC MUTUAL INS CO	4	0	100.0%	85.7%	79.1%
42404	LIBERTY INSURANCE CORP	21	o o	76.2%	84.8%	80.8%
26425	WAUSAU GENERAL INS CO	26	2	92.3%	84.6%	80.5%
24678	ROYAL INDEMNITY CO	52	9	82.7%	84.5%	80.3%
24902	SECURITY INSURANCE CO OF HARTF	27		74.1%	84.3%	82.8%
22322	GREENWICH INSURANCE CO	47	11		84.3%	81.8%
19275	AMERICAN FAMILY MUTUAL INS CO	73	9	87.7%	84.1%	86.0%
20281	FEDERAL INSURANCE CO	36		75.0%	84.0%	81.9%
21873	FIREMANS FUND INS CO	20	0	100.0%	83.9%	77.5%
20346	PACIFIC INDEMNITY CO	9	o o	77.8%	83.7%	80.7%
22543	SECURA INSURANCE A MUTUAL CO	95	10	89.5%	83.4%	84.7%
24414	GENERAL CAS CO OF WI	71		80.3%	83.1%	81.7%
30104	HARTFORD UNDERWRITERS INS CO	18		88.9%	83.0%	77.7%
19305	ASSURANCE COMPANY OF AMER	5	0	100.0%	83.0%	75.3%
SI	WISCONSIN BELL INC	12	1	91.7%	82.7%	82.7%
SI	GEORGIA PACIFIC CORPORATION	6	2	66.7%	82.6%	68.3%
20486	TRANSCONTINENTAL INSURANCE C	33	6	81.8%	82.4%	79.9%
40967	ST PAUL FIRE & CASUALTY INS CO	36	6	83.3%	80.9%	87.5%
15393	WISCONSIN AMERICAN MUTUAL INS	17	_	76.5%	80.8%	58.3%
19380	AMERICAN HOME ASSURANCE CO	17 74		81.1%	80.5%	76.8%
19380	INSURANCE COMPANY OF STATE OF	28	6	78.6%	80.0%	78.7%
31003	TRI STATE INS CO OF MN	28 78	12	84.6%	79.1%	78.7%
25887	UNITED STATES FIDELITY & GUARANT		8	80.0%	77.1%	78.3%
45001	OMITED STATES FIDELITT & OUARAINI	40	8	00.070	11.770	12.170

Indicator 2: Promptness of First Indemnity Payments - 3rd Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

		<u>First</u>	<u>Late</u>	percent	<u>YTD</u>	<u>3_yr_</u>
<u>NAIC</u>	INSURER_NAME	<u>payments</u>	payments	<u>prompt</u>	percent	percent
21415	EMPLOYERS MUTUAL CASUALTY C	99	27	72.7%	77.7%	80.6%
40142	AMERICAN ZURICH INS CO	8	2	75.0%	76.7%	76.9%
39357	TRAVELERS INSURANCE CO THE	26	8	69.2%	76.5%	74.0%
18988	AUTO OWNERS INS CO	27	6	77.8%	76.0%	84.6%
19410	COMMERCE & INDUSTRY INS CO	55	13	76.4%	75.5%	79.2%
25682	TRAVELERS INDEMNITY CO OF CT T	20	5	75.0%	75.0%	76.5%
26956	WIS COUNTY MUTUAL INS CORP	22	7	68.2%	74.4%	75.8%
25976	UTICA MUTUAL INS CO	4	1	75.0%	73.3%	52.3%
24228	PEKIN INSURANCE CO	25	8	68.0%	73.0%	70.1%
10472	CAPITOL INDEMNITY CORP	38	12	68.4%	72.0%	80.2%
SI	MILWAUKEE TRANSPORT SERVICES I	21	3	85.7%	71.4%	83.6%
SI	UW-SYSTEM ADMINISTRATION	27	9	66.7%	71.3%	79.4%
22918	AMERICAN MOTORISTS	12	7	41.7%	70.5%	76.3%
10239	SECURA SUPREME	5	2	60.0%	70.4%	77.6%
SI	DAIMLERCHRYSLER CORPORATION	15	5	66.7%	68.9%	65.9%
14591	MILWAUKEE MUTUAL INS CO	5	3	40.0%	67.7%	78.3%
10166	ACCIDENT FUND INS CO OF AMERIC	54	17	68.5%	65.7%	64.3%
20443	CONTINENTAL CASUALTY CO	13	2	84.6%	61.8%	71.4%
21237	CASUALTY RECIPROCAL EXCHANGE	3	0	100.0%	57.1%	84.3%
41181	UNIVERSAL UNDERWRITERS INS CO	19	12	36.8%	44.4%	59.2%
SI	TARGET CORP	0	0	0.0%	0.0%	0.0%
	Totals for Group:	2,109	367	82.6%	83.3%	82.0%

Indicator 2: Promptness of First Indemnity Payments - 3rd Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

		<u>First</u>	Late	percent	<u>YTD</u>	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	<u>payments</u>	payments	-	percent	<u>percent</u>
SI	COUNTY OF BROWN	1	0	100.0%	100.0%	100.0%
SI	STI HOLDINGS, INC	0	0	0.0%	100.0%	100.0%
SI	COUNTY OF ROCK	14	0	100.0%	100.0%	99.0%
SI	WISCONSIN PUBLIC SERVICE CORP	3	0	100.0%	100.0%	97.6%
SI	BENEVOLENT CORPORATION CEDA	15	0	100.0%	100.0%	97.1%
SI	FEDERAL EXPRESS CORPORATION	11	0	100.0%	91.9%	95.9%
SI	ALLEN-BRADLEY COMPANY LLC	6	0	100.0%	89.7%	95.8%
SI	KIMBERLY-CLARK CORPORATION	4	0	100.0%	93.1%	95.7%
SI	COUNTY OF WAUKESHA	4	0	100.0%	100.0%	95.2%
20109	BITUMINOUS FIRE & MARINE INS CO	7	2	71.4%	78.6%	94.7%
SI	COUNTY OF DODGE	6	1	83.3%	94.4%	94.3%
SI	COUNTY OF DANE	11	3	72.7%	87.0%	94.1%
SI	COUNTY OF LA CROSSE	5	2	60.0%	78.9%	94.1%
SI	CONSOLIDATED PAPERS INC	0	0	0.0%	0.0%	93.8%
SI	COUNTY OF WALWORTH	9	1	88.9%	91.7%	92.9%
SI	COUNTY OF WASHINGTON	12	2	83.3%	88.5%	92.8%
SI	MARTEN TRANSPORT LTD	13	2	84.6%	90.7%	92.4%
SI	COUNTY OF OUTAGAMIE	20	2	90.0%	90.6%	92.4%
SI	COUNTY OF MANITOWOC	0	0	0.0%	100.0%	92.0%
21105	NORTH RIVER INS CO THE	0	0	0.0%	50.0%	90.9%
25151	STATE FARM GENERAL INS CO	0	0	0.0%	0.0%	90.8%
26662	MILWAUKEE CASUALTY INSURANC	8	0	100.0%	96.7%	90.6%
SI	DEPT OF TRANSPORTATION	5	0	100.0%	95.0%	90.2%
21113	UNITED STATES FIRE INS CO	10	3	70.0%	90.0%	90.0%
SI	COUNTY OF WINNEBAGO	0	0	0.0%	90.0%	89.9%
SI	WISCONSIN ELECTRIC POWER COMP	8	0	100.0%	100.0%	89.2%
SI	VOLLRATH COMPANY LLC	2	0	100.0%	81.8%	88.9%
23280	CINCINNATI INDEMNITY CO	1	1	0.0%	85.7%	88.8%
21261	ELECTRIC INSURANCE CO	5	0	100.0%	84.2%	88.7%
SI	TECUMSEH PRODUCTS COMPANY	9	0	100.0%	93.3%	87.9%
21180	SENTRY SELECT	10	2	80.0%	90.5%	86.5%
24732	GENERAL INSURANCE CO OF AMERI	0	0	0.0%	100.0%	86.4%
21865	ASSOCIATED INDEMNITY CORP	7	1	85.7%	87.5%	86.1%
SI	USF HOLLAND INC	12	3	75.0%	76.5%	86.0%
23108	LUMBERMEN'S UNDERWRITING AL	6	1	83.3%	81.8%	86.0%
25658	TRAVELERS INDEMNITY COMPANY T	2	0	100.0%	75.0%	85.7%
SI	ILLINOIS TOOL WORKS INC	4	2	50.0%	50.0%	85.4%
20508	VALLEY FORGE INS CO	42	5	88.1%	86.8%	85.0%
36919	HAWKEYE SECURITY INS CO	8	0	100.0%	89.7%	84.9%
25143	STATE FARM FIRE & CASUALTY CO	9	2	77.8%	76.1%	84.6%
SI	TEXTRON INC	1	0	100.0%	100.0%	84.2%
20397	VIGILANT INSURANCE CO	11	1	90.9%	88.2%	83.9%
SI	CASE CORPORATION	7	0	100.0%	100.0%	83.3%
SI	COUNTY OF JEFFERSON	5	2	60.0%	77.8%	83.3%
19038	TRAVELERS CASUALTY & SURETY C	17	3	82.4%	90.7%	83.3%
SI	KWIK TRIP INC	7	1	85.7%	88.5%	83.1%
33600	L M INSURANCE CORP	0	0	0.0%	100.0%	82.7%
28665	CINCINNATI CASUALTY CO THE	11	3	72.7%	70.3%	82.7%
29424	HARTFORD CASUALTY INS CO	9		66.7%	78.3%	82.1%
			3			

Indicator 2: Promptness of First Indemnity Payments - 3rd Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

		<u>First</u>	<u>Late</u>	percent	YTD	<u>3_yr_</u>
<u>NAIC</u>	INSURER_NAME	<u>payments</u>	payments	prompt	<u>percent</u>	percent
24112	WESTFIELD INSURANCE CO	2	0	100.0%	90.0%	82.0%
13331	AMERICAN HARDWARE MUTUAL I	8	1	87.5%	86.4%	81.6%
27855	ZURICH AMERICAN INS OF IL	3	0	100.0%	88.9%	81.3%
14265	INDIANA LUMBERMENS MUTUAL IN	6	0	100.0%	95.7%	81.0%
11371	GREAT WEST CASUALTY CO	10	1	90.0%	90.9%	80.3%
15377	WESTERN NATIONAL MUTUAL INS C	6	1	83.3%	89.3%	80.1%
42650	ONEBEACON MIDWEST INS CO	0	0	0.0%	60.0%	79.8%
33006	AMERICAN PHYSICIANS ASSURANC	6	0	100.0%	100.0%	79.7%
24880	FIRE & CASUALTY INS CO OF CT THE	2	2	0.0%	71.4%	78.8%
SI	LAND O LAKES INC	5	1	80.0%	93.3%	78.8%
21857	AMERICAN INSURANCE CO THE	2	1	50.0%	72.7%	78.7%
14176	HASTINGS MUTUAL INS CO	13	2	84.6%	82.9%	78.1%
SI	EMERSON ELECTRIC COMPANY	0	0	0.0%	62.5%	78.1%
37273	FIREMANS FUND INS CO OF WI	6	1	83.3%	78.9%	77.6%
10804	CONTINENTAL WESTERN INS CO	15	0	100.0%	92.7%	77.4%
19690	AMERICAN ECONOMY INS CO	4	1	75.0%	71.4%	77.2%
20427	AMERICAN CASUALTY CO OF READI	4	0	100.0%	73.3%	76.8%
22292	HANOVER INSURANCE CO THE	4	1	75.0%	89.5%	76.7%
26247	AMERICAN GUARANTEE & LIABIL	5	2	60.0%	80.0%	76.5%
24775	ST PAUL GUARDIAN INS CO	2	0	100.0%	100.0%	75.9%
SI	FORT JAMES OPERATING COMPANY	0	0	0.0%	0.0%	75.0%
10545	FREMONT CASUALTY INSURANCE	0	0	0.0%	100.0%	75.0%
13439	PARTNERS MUTUAL INS CO	8	0	100.0%	88.9%	74.5%
SI	J C PENNEY CORPORATION INC	7	1	85.7%	82.4%	74.3%
20621	ONEBEACON AMERICA INSURANCE C	0	0	0.0%	33.3%	74.2%
33588	FIRST LIBERTY INS CORP THE	18	5	72.2%	72.2%	74.1%
24732	PENNSYLVANIA GENERAL INSURAN	0	0	0.0%	0.0%	73.4%
22667	ACE AMERICAN INSURANCE CO	60	19	68.3%	74.8%	73.3%
25615	CHARTER OAK FIRE INS CO	4	1	75.0%	75.0%	73.1%
20699	ACE PROPERTY AND CASUALTY IN	0	0	0.0%	100.0%	72.7%
21040	FREMONT INDEMNITY CO	0	0	0.0%	0.0%	72.1%
18767	CHURCH MUTUAL INSURANCE CO	16	_	81.3%	78.1%	71.8%
SI	INTERNATIONAL PAPER COMPANY	1	0	100.0%	91.7%	71.7%
SI	KMART CORPORATION	0	0	0.0%	100.0%	71.3%
19704	AMERICAN STATES INS CO	1	0	100.0%	85.7%	70.8%
SI	RIPON FOODS INC	3	0	100.0%	57.1%	70.3%
19356	MARYLAND CASUALTY CO	7	3	57.1%	66.7%	69.1%
SI	HARNISCHFEGER CORPORATION	3	1	66.7%	85.7%	69.0%
SI	KRAFT FOODS NORTH AMERICA INC	0	0	0.0%	0.0%	69.0%
SI	JOURNAL SENTINEL INC	2	0	100.0%	95.8%	67.1%
24422	LEGION INSURANCE CO	1	0	100.0%	28.6%	66.7%
25534	TIG INSURANCE CO	0	0	0.0%	0.0%	65.7%
45934	AMERICAN COMPENSATION	1	0	100.0%	66.7%	64.5%
23582	HARLEYSVILLE INSURANCE CO	3	1	66.7%	83.3%	64.5%
14117	GRINNELL MUT REINSUR CO	11	3	72.7%	75.0%	63.4%
SI	COUNTY OF SHEBOYGAN	9	4	55.6%	54.2%	63.2%
20613	AMERICAN EMPLOYERS INS CO	<i>9</i> 1	0	100.0%	100.0%	61.9%
29785	NN INSURANCE CO	0	0	0.0%	0.0%	61.3%
37478	HARTFORD INSURANCE CO OF THE M	0	0	0.0%	83.3%	60.5%
31710	I MANTOND INDOMINED CO OF THE M	U	U	0.070	05.5/0	00.5 /0

Indicator 2: Promptness of First Indemnity Payments - 3rd Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

		<u>First</u>	<u>Late</u>	percent	<u>YTD</u>	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	payments	payments	<u>prompt</u>	percent	percent
22489	HIGHLANDS INSURANCE CO	0	0	0.0%	0.0%	57.9%
SI	KOHLS FOOD STORES INC	3	0	100.0%	50.0%	56.4%
25135	STATE AUTOMOBILE MUTUAL INSU	0	0	0.0%	50.0%	54.8%
24074	OHIO CASUALTY INS CO	14	9	35.7%	50.0%	54.6%
14516	HARLEYSVILLE LAKE STATES INS C	6	2	66.7%	62.5%	51.4%
10502	MERIDIAN CITIZENS MUTUAL INSU	0	0	0.0%	40.0%	50.9%
19801	ARGONAUT INS CO	5	3	40.0%	33.3%	50.0%
18023	STAR INSURANCE CO	4	3	25.0%	40.0%	48.0%
19828	ARGONAUT MIDWEST INS CO	0	0	0.0%	0.0%	44.4%
SI	CONAGRA DAIRY FOODS COMPANY	0	0	0.0%	100.0%	40.6%
SI	DELPHI CORPORATION	1	1	0.0%	25.0%	24.0%
	Totals for Group:	649	121	81.4%	83.6%	79.4%